Being a Study of the Birth, Growth and Sudden Death of the Installment Plan Mania of a Chicago Cobbler.

WRITTEN FOR THE SUNDAY REPUBLIC. statuary," safes and cheap of thes-any. [This is the story of a man who wanted thing that was offered-the only stipulatoo much of a good thing. on being that the Installments should be After fifteen years' indulgence of a mania daced at a very small sum per week o for the "installment plan," Time-Payment or month. The customers begin to task Peterson, a Chicago shoemaker, has triof Peterson's peculiarity, and his neighbors umphed over the habit that cost him many jubbed him "Time-Payment" Peterson, hundreds of dollars and his teputation for Then they commenced to take advantage of sanity, caused his patient wife a world of his weak point, and sold him things that work and an ocean of tears, and finally rerond ties, rails and cobody wants. sulted in a disaster which is proving the The Smiths had a dog that had estabsalvation of the pair. shed an evil repute us a chick a killer, so He was 10 years old when he decided to hey led the brute to Peterson and sold air net married, and for two years theteafter he carnivorous outlaw, chain and collar mly wrestled with the problem of proding a home for Jane, whom he planned of 5 cents per week for thirty two weeks, make his wife. The shoes that he the shormaker to assume all responsibility ed and pricked and pounded came back for the dog and his possible depretations. mended again and again, and in their Jane had a good cry over this "ideal," but scars and tatters he saw the frayed ends er husband could see nothing but good porches, areas and uscless plans and the rents in hi the purchase, and even tried to convince lowly fortunes which he could not mend even the roof of his her that the dog would almost certainly He wasn't able to save \$5 in a year, and house, until they carry off a prize at the dog-show. Peterlooked like a tornado when the second anniversary of his en on became very cunning at pointing out on May 1. Jane mangagement came around he was only \$9 "to the merits of his purchases, and yet more the good." His matrimonial expenses aged to eke out the cunning at driving bargains with those who household bills sought to victimize him. For instance, when selling a few things buying the license, paying the parson and THE DESTRUCTION "Butch" Flaherty sold him an eld surrey, "setting up" for housekeeping in three base-"on the siv." and one of the dark spots on or "carry-all," as Butch called it, Peterson ment rooms, contemplated the expenditure PETERSON'S

THE WEDDING BREAKFAST

It was a long time before Jane the front room, but even when that was sertled and his estimates seemed to be many dollars nearer realization, the total appeared too great for his siender bility to earn and yet stenderer knack of saving. He was getting tired of the tank before him. He had been faithful to Jane even to the point of giving up his pape, his "growler" and his Police Gazette, but for all that he was unable to hoard enough to cheer his flagging courage. His shop was unattractive and dirty, and trade sto-d still. was getting thin, his men friends bean to forget him, and his chance of marrying Jane seemed as far off as ever. The 19 he had saved began to burn his pockets. He was aware of a growleg thirst, and every time he slid another coin into the old tobacco bag he asked himself, "What's the use?"

Then Jane came to the rescue in tha most astonishing manner. It was an advertisement clipped from a newspaper in which a company of philauthropists offered to "furnish three rooms complete for \$15 down and 50 cents a week!" Peterson had never dreamed of so simple a solution of the problem that was wearing him out Jane had St, and, when they pooled their eavings, there was enough for the first installment, the license, the parson and a ride on the elevated railroad.

So they were married. Peterson agreed at the wedding supper, which he and Jane discussed together in a Halstead street restaurant, that "time payments is the easiest graft I ever seen," and Jane admitted that it "was not so worse when you can't do no better!"

"They ain't no better!" said "cterson, "But it kin be overdid," quoch Jane, "which I hope TOU won't do, for we've already done our best licks in that line." Trade picked up with Peterson from the day he set up his shop in the basement parlor. Jane's presence softened the tawdry grandour of the cheap, rew furniture, and Peterson, with a fresh shave and a new apron, was so gracious to his customers that his fame spread and the business prosred. One day a smirking stranger, with will of rugs across his shoulder, a clock under his arm and a clothes wringer in his hand, came in and offered them to the cobbler "on the time-payment plan." Jane said she didn't need any of them, but her

husband couldn't resist. The installment mania had him and no salesman or agent thereafter visited him in

Jane saw with wonder and alarm that the question of utility or value did not bother her husband. He bought rugs, clocks, clothes wringers, books, pictures, life and fire insurance policies, plaster of Paris | whelm him. Nobody

jewed him down" from \$11, the price asked, to \$5.39, to be judd in weekly installments of 5 cents. Then he tolled the ramishackie vehicle into his backyard and converted it into a combination dog and chicken-house. This proved disastrous, beause Smith's dog, who lived on the ground floor of the surrey, became very adron at catching, "on the fly," the chickens which | 4 cents a month. The lived in the upper flat, and the shoemaker and his wife were on a forced diet of tough fewl until they brought the surviving poultry to roust in the house. This was a terrible trial for Jane, whose ambition was to have a neat kitchen. But Peterson's beart was fordened, and that very day he ! bought a superannuated parret at is cents

The shoemaker and his wife were not blessed with a child, and Jane comforted herself for this lack by realizing that there was no longer any room in the basement for even the finicst kind of a baby. In her ignorant, gentle way she struggled against his persistent craze for installment "bargains," but instead of seeing the folly of his ways, the shoemaker became more tapacious than ever. When Colligan's stable was condemned he bought that for \$17. and spent five nights tearing it down and carrying the wreckage into his backyard. Then he purchased a male goat from a boy, run away with scared who said that the animal would work in barness, and the shoemaker thought it would be a good bloa to make a set of harness for the animal and sell the "outfit" at an immediate profit. He tied the Billy to the back perch.

ing-led.

and associated with him so long that one of the best customers specred at him that very afternoon. The people upstairs were so moved by this last purchase that there was a "for rent" sign on their flat the next day. This exodus gave Peterson some ratisfaction, for he at once set the goat at liberty and watched him scale the back steps, gallop up the steep kopies of secendhand lumber in the yard and otherwise disport himself as if he knew that his new master was sole ruler of the place.

As the years slipped by, Peterson's purchases began to over-

her conscience was the knowledge that poison to a family of white rats that her husband had bought at 10 cents mojere, thrown in, to be paid

squealing, slippery things made her perone. She couldn't get them away with out being caught, no she contrived to pu strechnine in their pottage, and Petera month and put him to roost on the fold- son never knew. She over him; but never for a moment was ered in her lovalty. nor ceased to home that he would "get

> About a year and Peterson's trade by gan to dwindle down to nothing. The boys who passed his shep would peer into the windows, and then faces. Timid people stepped aside when they met him, and the back porch gove

over them erundidens."

shoemaker had quite "lost his trolley." I shoemaker chuckled over his bargain and Jane was compelled to take in washing and ironing for three weeks before Peterson begght the bull from Phelim Gavigan, and as luck would have it, it was this ombination of washing and ironing together with the advent of Gavigan's built nto the back yard that finally cured the shoemaker of the installment mania, and seif-respecting tradesman. It all came Vittgabler, the stock yards saloonkeeper, Night, and the prize, as advertised, was Twelve hundred pounds of prime beef on

seld a ratife at his place on Mardi-Gras forced journey from the saloon had not imthe heef." Gavigan won it, and all his back yard drove him insane. He charged tivals laughed at him when they viewed the surrey, gored the builded and upset a "prize" tied to the alley fence, rantor away and rouring like the Bull of Pashan. The beast had but one eye, his out the trouble, Taurus went for her as loins were shriveled, and one horn gone. I trouble always goes to those that seek it. Fur what he lacked in beauty be made | She dropped her lamp and fled the moment no in mean intensity, for he binged at | she saw the blazing bull's eye, and a mo-Gavigno and kicked at the opposite fence ment later took refuge in Gorle's grocery

"I'll sell him to Peterson!" said Gavi-tan, anxious to turn the joke, and so it store a rescue party could be organized was arranged by "the gang" as they stood the Peterson home was in flames in the saloon and tried to make themselves think that they were having fun. Sure of I ishment, will never be known, but the loss his man. Gavigan set off directly for the shoemaker's shop, while his confederates every living creature in the yard and house made fast a dozen ropes to as many parts | perished. Peterson collected \$1,000 insurance. of the stremous frame of the buil and led and now he is rebuilding a two-story shop the beast to Peterson's back gate. Of and home. Jane does all the buying now, and "Time-Payment" Peterson is forever course Peterson bought the bull. The course Peterson bought the bull. The terms were 50 cents down and 20 cents do it, do without it?" week for one year. Total, \$10.90. The

showed his joy to the extent of offering "to buy one" for Gavigar.

In the meantime, Jane was in the kitchen

fronting away near a red-hot stove or pausing at intervals near the open back door to cool her sweltering face. She heard the front door slam as her husband went out, and a moment later there was a crash and a bellow in the back yard. Amidst the din set him on his feet again, as a same and of falling lumber and clattering vailroad fron she heard the joyful shricks of Gavigan's friends, who had that moment turned Vittgabler's bull into the yard. His enproved the bull's temper, and the geographical and zoological intricacies of Peterson's mountain of lumber; and when Mrs. Peterson appeared at the basement door to find

> Whether the bull got into the kitchen, or whether the fallen lump set fire to the estab-

"Ye see, Hinnissy, th' editor wint to the

wrong shop f'r what Hogan calls his inspi-

ration, Father Kelly was talkin' it ever with

me, an' says he. They ain't anny rews in being' good. Ye might write th' dein's iv a'l

th' convents by th' wurruld au' th' back iv a

postage stamp, an' have room to spare.

th' murdhers, an' sulcides, an' divorces, an'

elopements, an' fires, an' disease, an' war,

an' famine," he says, 've wudden't have

enough left to keep a man busy r-readin' while he rode ar-roun' th' block on th'

lightnin' express. No,' he says, 'news is:

sin an' sin is news, and I'm worth on'y a

line beginnin': "Kelly, at th' parish-house,

Polis Gazette.

JOHN H. RAFTERY. down to th' corner an' get me a copy ly th'

is chin, who made him wear clothes that didn't fit him and got him a job raisin' egg-plant fr th' monno-pollsts in Topeka at a dollar a day. A man in th' editor's position ought to know, but he didn't, so he ast in th' omes. An' th' advertisin', Hinnissy! I'd be scandalized fr to go back readin' th' com-mon advertisin' in th' vile daily press about men's pantings, an' Doesannyoneknow-wherelcangeta biscuit, an' In th' spring a Supposin' ye tock out iv a newspacer all young man's fancy lightly turns to Poco-hontas plug, not made he th' thrusts. 'Th' editor left thim sacrilegious advertisements f'r his venal contimp'raries. His was pious an' nice: 'Do ye'er smokin' in this wurruki. Th' Christyan Unity Five-Cint See-gar is made out iv th' finest grades iv excelsion iver projected in Kansas! 'Nebuchadnezzar grass seed. Or man an' beast.' 'A handful ly meal in a barrel an' a little fie in a curse. Swedenborgian bran fried in keresene makes th' best breakfast dish in th' wurruld. Twas nice to r-read. It made a man feel as if he was in church-asleep.

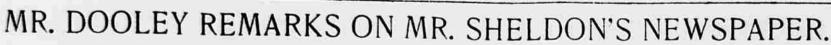
'How did th' pe-aper sthrike th' people. says ve. Oh, it sthruck thim good. Says th Topeka man skinnin' over th' gossip about Christyan citizenship, an' th' toolchest is 'Eliza, here's a good paper, a fin wan, i'r ye an' th' childher. Sind Tominy



'I'll Give ye a Copy uv Wan av me books."

his age." an' pay f'r that, while Scanlan's bad boy is good f'r a column anny time he goes dhrunk an' thries to kill a polisman. A religious newspaper? None iv thim f'r me. I wan't to know what's goin' on among th' murcher an' burglary set. Did ye r-read it? he says, 'I did, rays I, 'What did ye think iv it?' says he. 'I know," says I. why more people don't go to church,' says

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"Well," Say the Horse Reporther.

"I see," said Mr. Dooley, "that th' la-ad out in Kansas that thried to r-run a paper like what th' Lord wud r-run if he had to live in Topeka has thrun up th'

"Sure, I nivîr heerd iv him," said Mr.

"Well, 'twas this way with him." Mr. Dooley explained. "Ye see, he didn't like th' looks iv th' newspapers. He got tired iv r-readin' how many rows iv plaits Mrs. Potther Pammer had on th' las' dhress she bought, an' whether McGovern oughtn't to go into th' heavyweight class an' fight Jeffereys, an' he says, says th' la-ad, "This is no right readin" f'r th' pure an' passionless youth iv Kansas,' he says. 'Give me,' he says, 'a chanst an' I'll projooce th' kind iv organ that'd be got out in hiven," he says, 'price 5 cints a copy,'

hand,' he says, 'in histin' Kansas up f'rm its prisint low and irreligous position, he says. 'I don't know how th' inhabitants iv th' place ye refer to is fixed,' he says, 'I'r newspapers,' he says, 'an' I niver heerd iv annybody fr'in Kansas homestakin' there,' he says, 'but if ye'll attind to th' circulation iv thim parts,' he says, 'I'll see that th' paper is properly placed in th' hands iv the vile an' wicked iv this

ore quick,' he says. "Well, th' la-ad wint at it, an' 'twas : fine paper he made. Hogan was in here th' other day with a copy iv it an' I r-read it. I haven't had such a lithry threat since I was a watchman on th' canal, f'r a week with nawthin' to r-read but th' delinquent tax list an' th' upper half iv a weather map, 'Twas gran'. Th' editor, it seems, Hinnissy, wint into th' editoryal rooms iv th' pa-aper an' he gathered th' foorce around him fr'm their reg'lar jobs in th' dhrug

stores an' says he, 'Gintlemen,' he says

earth, where,' he says, 'th' returns ar-re-

spoott,' he says. 'Insted iv chroniclin' th' ruffyanism iv 'tell me ye'er plans f'r to ennoble this here

th' fightin' dope, he says. 'They'se a couple iv good wans on at th' op'ra house to-night.

BEGINNING

INVESTMENTS.

think 'twud be a good thing for religion if thin addressed th' staff: 'Gintlemen,' he ye'd lind me tin that I might be reak till says. I find that th' wurruk ye've been no customed to doin', 'he says, 'is calc'lated for m Kansas City for to skin th' rightcons.' customed to doin',' he says, 'is calc'hated f'r to desthroy th' morality an' debase th' he says. 'No,' says th' editor, he says, 'no home life iv Topeka, not to mintion th' horse racin' in this paper,' he says, 'Tis th' roonation iv th' young, an' ve can't bent it,' he says, 'An' you, fair-haired Snokomo,' he says, 'The newspaper, in-youth,' he says, 'what d'ye do that makes ye'er color so good an' ve'er eye so bright?' vation iv mankind, has become something 't.' says th' la-ad, 'am th' boy that writes that they want to r-read,' he says. 'Ye the first in the power of the says.' Ye can all go home,' he says. 'I'll stay here an' write th' paper mestif,' he says. 'I'm an if his spiklets don't tin-can 'tis like the best writer ar-round here, annyhow, an findin' money in an ol' coat that. 'Fightin' I'll give thim something that'll prepare the editor, 'is a crood an onehristman thim i'r death,' he says.

"An' he did. Hinnissy, he did, 'Twas ; gran' paper. They was an article on sewer these misguided wretches that weigh in at large an' wan on prayin' f'r rain, an' another th' ringside at 125 poun's, an' I see in a pa-lon muni-cipal ownership iv gas tanks, an' aper I r-read in a barber shop th' other day that Spike's gone away back-what's that I'm sayin'? Niver mind, D'ye go down to th' home by th' Rivrind Aloysius Augustus Morninbinch an' interview him on th' th' Pick.' Th' Man with th' Cash-Raygistus Morninbinch an' interview him on th' th' Pick.' Th' Man with th' Cash-Raygistus Morninbinch an' interview him on th' the Pick.' Th' Man with the Cash-Raygistus Morninbinch and interview him on the cash-Raygistus Morninbinch and interview h in hiven, he says, 'price 5 cints a copy.'
he says, 'price 5 cints a copy.'
he says, 'fr sale be all newsdealers, fr
advertism tates consult th' cashier,' he
says. So a man in Topcka that had a

"Gees Drunk an Trieg to Kill a Polisman,"

"Gees Drunk an Trieg to Kill a Polisman,"

